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NATIONAL CREDIT ADJUSTERS, LLC

IN THE UNITED STATES DISTRICT COURT

FOR THE DISTRICT OF HAWAII

DEMETRE DURHAM,
Plaintiff,

v.

NATIONAL CREDIT ADJUSTERS,
LLC,
Defendant.

CIVIL NO. 1:23-cv-00244-MWJS-WRP

**DEFENDANT NATIONAL CREDIT
ADJUSTERS, LLC'S EXHIBIT LIST;
CERTIFICATE OF SERVICE**

Trial Date: September 22, 2025

Trial Judge: Hon. Micah W. J. Smith

UNITED STATES DISTRICT COURT

DISTRICT OF HAWAII

DEMETRE DURHAM

EXHIBIT LIST

V.

NATIONAL CREDIT ADJUSTERS, LLC

Case Number: 1:23-CV-00244-MWJS-WRP

PRESIDING JUDGE Micah W. J. Smith					PLAINTIFF'S ATTORNEY Justin A. Brackett, Esq.	DEFENDANT'S ATTORNEY Kukui Claydon, Esq.
TRIAL DATE (S) 9/22/2025					COURT REPORTER	COURTROOM DEPUTY
PLF. NO.	DEF. NO.	DATE OFFERED	MARKED	ADMITTED	DESCRIPTION OF EXHIBITS* AND WITNESSES	
	D-1				Account Notes for Demetre Durham [NCA0005-NCA0008]	
	D-2				Credit Bureau NCA's Reporting-Durham [NCA0009]	
	D-3				Durham's 2/13/2023 Letter to Experian [NCA0010-NCA0012]	
	D-4				Durham's 4/18/2023 Letter to NCA [NCA0013-NCA0014]	
	D-5				Durham's Letter to Experian [NCA0015-NCA0032]	
	D-6				Deferred Presentment Services Agreement [NCA0033-NCA0042]	
	D-7				NCA's Notice of Debt [NCA0043-NCA0044]	
	D-8				NCA'S Offer of Debt Discount [NCA0045-NCA0047]	
	D-9				Phone Call Recording 1_inbound_ttc_CA155_02.03.23 [NCA0048]	
	D-10				Phone Call Recording 2_Inbound_transfer_CJ195_02.06.23 [NCA0049]	
	D-11				Phone Call Recording 3_Inbound_ttc_C2155_02.07.23 [NCA0050]	
	D-12				Phone Call Recording 4_Inbound_ttc_CA030_02.27.23 [NCA0051]	
	D-13				Phone Call Recording 5_Inbound_ttc_CP208_03.30.23 [NCA0052]	
	D-14				NCA's e-OSCAR Policy [NCA0053-NCA0054]	
	D-15				NCA's e-OSCAR Process [NCA0065-NCA0076]	
	D-16				NCA's Fraud and Disputes [NCA0077-NCA0084]	
	D-17				NCA's Fraud Policy [NCA0085-NCA0091]	
	D-18				NCA's Determining Inquiries Complaints and Disputes [NCA0055-NCA0057]	
	D-19				NCA's Disputes Direct Received Policy [NCA0058-NCA0064]	

* Include a notation as to the location of any exhibit not held with the case file or not available because of size.